

Amendments to the Specification:

Please replace the abstract beginning at page 24, line 4, with the following rewritten abstract:

-- ~~Techniques for authenticating~~ Authenticating the identity and validating the profile of an individual ("a presenter") who presents himself him or herself to another party ("an acceptor") as having a certain identity and having certain corresponding profile data occurs during an Internet transaction. ~~are described.~~ The invention can be advantageously used in Internet transactions where such authentication and validation is difficult to perform. The techniques of the present invention allow the A trusted party to gives a definitive answer regarding the authentication of identity and validity of profile data. The trusted party can be a financial institution that has an established relationship with the individual. For example, the financial institution can be a bank that issues a debit or credit card to the individual. The trusted party can also provide the profile data of the individual to the other party, rather than have the individual provide such data. The trusted party can also update the individual's profile data held by the other party when such data is no longer current. Other services such as profile data provisioning and profile data updating can also be performed. --

REMARKS

A replacement abstract has been presented in this amendment. It is respectfully submitted that the abstract presents no new matter.

SUMMARY

Should the Examiner believe that a telephone conference would expedite the prosecution of this application, the undersigned can be reached at the telephone number set out below.

If any fees are due in connection with the filing of this Amendment, the Commissioner is authorized to deduct such fees from the undersigned's Deposit Account No. 500388 (Order No. VISAP073).

Respectfully submitted,
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